



KAMUYU AYDINLATMA PLATFORMU

ALBARAKA TRK KATILIM BANKASI A.. Participation Bank Financial Report Consolidated 2026 - 2. 3 Monthly Notification

General Information About Financial Statements



**MERKEZİ KAYIT
İSTANBUL**
Trkye Sermaye Piyasası - Merkezi
Saklanması ve Veri Depolama Kurululuęu

Independent Audit Comment

Independent Audit Company	PwC BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Partial Positive

ARA DÖNEM FİNANSAL BİLGİLERE İLİŞKİN

SINIRLI DENETİM RAPORU

Albaraka Türk Katılım Bankası Anonim Şirketi Genel Kurulu'na

Giriş

Albaraka Türk Katılım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklıklarının (hep birlikte "Grup" olarak anılacaktır) 30 Haziran 2026 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren altı aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosunun, konsolide özkaynaklar değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Grup yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Finansal Raporlama Standardı" hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem konsolide finansal bilgilere ilişkin bir sonuç bildirmektir.

Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi'ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vakıf

olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

Şartlı Sonucun Dayanağı

Konsolide Finansal Tablolara İlişkin Açıklama ve Dipnotlar Beşinci Bölüm II. Kısım 6.b'de belirtildiği üzere, Grup yönetiminin geçmiş yıllarda BDDK Muhasebe ve Finansal Raporlama Mevzuatı gereklilikleri dışında ayırmış olduğu 1.850 Milyon TL tutarındaki serbest karşılığın 810 Milyon TL tutarındaki kısmı cari dönemde iptal edilmiş olup, 30 Haziran 2026 tarihi itibarıyla hazırlanan ilişikteki konsolide finansal tablolarda 1.040 Milyon TL tutarında diğer karşılıklar altında serbest karşılık yer almaktadır. Söz konusu serbest karşılık geçmiş yıllarda ayrılmamış ve cari dönemde de kısmen iptal edilmemiş olsaydı, 30 Haziran 2026 tarihinde sona eren dönemde diğer karşılıklar 1.040 Milyon TL daha az, net dönem karı ve özkaynaklar sırasıyla 810 Milyon TL daha az ve 1.040 Milyon TL daha fazla olacaktı.

Şartlı Sonuç

Sınırlı denetimimize göre, yukarıda şartlı sonucun dayanağı paragrafında açıklanan hususun ara dönem konsolide finansal tablolar üzerindeki etkisi haricinde, ilişikteki ara dönem konsolide finansal bilgilerin, Albaraka Türk Katılım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklıklarının 30 Haziran 2026 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren altı aylık döneme ilişkin konsolide finansal performansının ve konsolide nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

Mevzuattan Kaynaklanan Diğer Yükümlülüklerle İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanmamıştır.

PwC Bağımsız Denetim ve

Serbest Muhasebeci Mali Müşavirlik A.Ş.

Gökçe Yaşar Temel, SMMM

Sorumlu Denetçi

Istanbul, 6 Agosto 2026

Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		92.620	103.241	195.861	81.824	101.541	183.365
Cash and cash equivalents	(Beşinci Bölüm-I) (1)	43.222	84.167	127.389	38.261	83.370	121.631
Cash and Cash Balances at Central Bank		34.392	70.451	104.843	28.168	58.984	87.152
Banks		8.875	13.810	22.685	10.195	24.520	34.715
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses (-)		-45	-94	-139	-102	-134	-236
Financial assets at fair value through profit or loss	(Beşinci Bölüm-I) (2)	24.483	4.717	29.200	20.497	8.186	28.683
Public Debt Securities		335	3.558	3.893	276	7.452	7.728
Equity instruments		0	199	199	0	186	186
Other Financial Assets		24.148	960	25.108	20.221	548	20.769
Financial Assets at Fair Value Through Other Comprehensive Income	(Beşinci Bölüm-I) (3)	24.811	14.303	39.114	23.034	8.018	31.052
Public Debt Securities		24.406	12.798	37.204	23.027	7.135	30.162
Equity instruments		8	62	70	7	58	65
Other Financial Assets		397	1.443	1.840	0	825	825
Derivative financial assets	(Beşinci Bölüm-I) (5)	104	54	158	32	1.967	1.999
Derivative Financial Assets At Fair Value Through Profit Or Loss		104	54	158	32	1.967	1.999
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		182.765	124.270	307.035	142.720	119.618	262.338
Loans	(Beşinci Bölüm-I) (6)	158.130	93.961	252.091	123.842	88.867	212.709
Receivables From Leasing Transactions	(Beşinci Bölüm-I) (7)	9.555	22.635	32.190	7.653	16.454	24.107
Other Financial Assets Measured at Amortised Cost	(Beşinci Bölüm-I) (4)	19.420	10.544	29.964	14.739	16.841	31.580
Public Debt Securities		19.420	10.544	29.964	14.739	16.841	31.580
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)	(Beşinci Bölüm-I) (6)	-4.340	-2.870	-7.210	-3.514	-2.544	-6.058
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-I) (8)	1.121	12	1.133	777	11	788
Held for Sale		1.121	0	1.121	777	0	777
Non-Current Assets From Discontinued Operations		0	12	12	0	11	11
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	(Beşinci Bölüm-I) (9)	1.344	0	1.344	1.141	0	1.141
Investments in Associates (Net)		90	0	90	90	0	90
Associates Accounted for Using Equity Method		0	0	0	0	0	0

Unconsolidated Associates		90	0	90	90	0	90
Investments in Subsidiaries (Net)		-1	0	-1	0	0	0
Unconsolidated Financial Subsidiaries		-1	0	-1	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		1.255	0	1.255	1.051	0	1.051
Jointly Controlled Partnerships Accounted for Using Equity Method		1.255	0	1.255	1.051	0	1.051
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)	(Beşinci Bölüm-I) (10)	6.421	172	6.593	6.140	93	6.233
INTANGIBLE ASSETS AND GOODWILL (Net)	(Beşinci Bölüm-I) (11)	1.531	0	1.531	1.265	0	1.265
Goodwill		0	0	0	0	0	0
Other		1.531	0	1.531	1.265	0	1.265
INVESTMENT PROPERTY (Net)		0	0	0	0	0	0
CURRENT TAX ASSETS		240	0	240	197	0	197
DEFERRED TAX ASSET	(Beşinci Bölüm-I) (12)	2.367	0	2.367	1.723	0	1.723
OTHER ASSETS	(Beşinci Bölüm-I) (13)	13.583	12.026	25.609	10.231	3.718	13.949
TOTAL ASSETS		301.992	239.721	541.713	246.018	224.981	470.999
LIABILITY AND EQUITY ITEMS							
PARTICIPATION FUNDS	(Beşinci Bölüm-II) (1)	175.403	154.566	329.969	129.199	148.840	278.039
LOANS RECEIVED	(Beşinci Bölüm-II) (2)	30.102	57.492	87.594	23.298	60.566	83.864
MONEY MARKET FUNDS		15.851	0	15.851	14.021	0	14.021
MARKETABLE SECURITIES (Net)	(Beşinci Bölüm-II) (3)	24.352	0	24.352	23.384	0	23.384
FUNDS		0	0	0	0	0	0
Funds from Credit Customers		0	0	0	0	0	0
Other		0	0	0	0	0	0
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES	(Beşinci Bölüm-II) (4)	390	3.086	3.476	279	2	281
Derivative Financial Liabilities At Fair Value Through Profit Or Loss		390	3.086	3.476	279	2	281
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
LEASE PAYABLES (Net)	(Beşinci Bölüm-II) (5)	1.648	125	1.773	1.545	72	1.617
PROVISIONS	(Beşinci Bölüm-II) (6)	2.637	346	2.983	4.390	474	4.864
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		1.322	0	1.322	2.182	0	2.182
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		1.315	346	1.661	2.208	474	2.682
CURRENT TAX LIABILITIES	(Beşinci Bölüm-II) (7)	2.174	1	2.175	1.383	106	1.489
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	(Beşinci Bölüm-II) (8)	0	7	7	0	6	6
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	7	7	0	6	6
SUBORDINATED DEBT	(Beşinci Bölüm-II) (9)	0	20.275	20.275	0	18.624	18.624
Loans		0	20.275	20.275	0	18.624	18.624
Other Debt Instruments		0	0	0	0	0	0
OTHER LIABILITIES	(Beşinci Bölüm-II) (10)	14.867	6.208	21.075	11.507	4.622	16.129
EQUITY	(Beşinci Bölüm-II) (11)	31.968	215	32.183	28.305	376	28.681
Issued capital		2.500	0	2.500	2.500	0	2.500
Capital Reserves		923	0	923	899	0	899

Equity Share Premiums		23	0	23	23	0	23
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		900	0	900	876	0	876
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		2.928	0	2.928	2.928	0	2.928
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss		2.631	215	2.846	2.363	376	2.739
Profit Reserves		15.885	0	15.885	9.795	0	9.795
Legal Reserves		830	0	830	639	0	639
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		14.184	0	14.184	8.357	0	8.357
Other Profit Reserves		871	0	871	799	0	799
Profit or Loss		7.101	0	7.101	9.820	0	9.820
Prior Years' Profit or Loss		3.137	0	3.137	-5.197	0	-5.197
Current Period Net Profit Or Loss		3.964	0	3.964	15.017	0	15.017
Non-controlling Interests		0	0	0	0	0	0
Total equity and liabilities		299.392	242.321	541.713	237.311	233.688	470.999

Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.06.2026			Previous Period 31.12.2025		
		TC	FC	Total	TC	FC	Total
Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)							
OFF-BALANCE SHEET COMMITMENTS		90.899	130.427	221.326	70.354	94.188	164.542
GUARANTIES AND WARRANTIES	(Beşinci Bölüm-III) (1)	42.046	36.694	78.740	37.187	29.806	66.993
Letters of Guarantee		41.937	15.634	57.571	37.093	15.425	52.518
Guarantees Subject to State Tender Law		2.187	184	2.371	1.799	187	1.986
Guarantees Given for Foreign Trade Operations		11	5.992	6.003	18	5.447	5.465
Other Letters of Guarantee		39.739	9.458	49.197	35.276	9.791	45.067
Bank Acceptances		0	542	542	0	439	439
Import Letter of Acceptance		0	542	542	0	439	439
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		40	20.494	20.534	48	13.897	13.945
Documentary Letters of Credit		0	0	0	0	0	0
Other Letters of Credit		40	20.494	20.534	48	13.897	13.945
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Other Guarantees		0	24	24	0	45	45
Other Collaterals		69	0	69	46	0	46
COMMITMENTS	(Beşinci Bölüm-III) (1)	26.715	6.242	32.957	24.629	12.032	36.661
Irrevocable Commitments		26.670	6.242	32.912	24.584	12.032	36.616
Forward Asset Purchase Commitments		2.869	6.242	9.111	4.671	12.032	16.703
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		625	0	625	625	0	625
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		3.680	0	3.680	2.990	0	2.990
Tax and Fund Liabilities Arised from Export Commitments		658	0	658	351	0	351
Commitments for Credit Card Limits		18.833	0	18.833	15.942	0	15.942
Commitments for Credit Cards and Banking Services Promotions		4	0	4	4	0	4
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		1	0	1	1	0	1
Revocable Commitments		45	0	45	45	0	45

Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		45	0	45	45	0	45
DERIVATIVE FINANCIAL INSTRUMENTS	(Beşinci Bölüm-III) (2)	22.138	87.491	109.629	8.538	52.350	60.888
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		22.138	87.491	109.629	8.538	52.350	60.888
Forward Buy or Sell Transactions		1.327	2.041	3.368	9	8	17
Forward Foreign Currency Buying Transactions		588	1.100	1.688	0	8	8
Forward Foreign Currency Sale Transactions		739	941	1.680	9	0	9
Money Swap Transactions		12.797	22.680	35.477	8.529	14.758	23.287
Money Swap Purchases		0	17.234	17.234	506	10.847	11.353
Money Swap Sales		12.797	5.446	18.243	8.023	3.911	11.934
Other Forward Buy or Sell Transactions		8.014	62.770	70.784	0	37.584	37.584
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		1.271.437	332.651	1.604.088	1.023.075	299.528	1.322.603
ITEMS HELD IN CUSTODY		43.009	232.267	275.276	38.161	216.972	255.133
Customer Fund and Portfolio Balances		21.397	0	21.397	19.274	0	19.274
Securities Held in Custody		4	48.035	48.039	7	45.878	45.885
Cheques Received for Collection		17.028	1.180	18.208	14.391	1.658	16.049
Commercial Notes Received for Collection		4.242	675	4.917	4.144	1.541	5.685
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		211	7.706	7.917	219	6.534	6.753
Custodians		127	174.671	174.798	126	161.361	161.487
PLEDGED ITEMS		1.228.428	100.384	1.328.812	984.914	82.556	1.067.470
Securities		57.513	19.046	76.559	42.392	13.898	56.290
Guarantee Notes		16.914	1.169	18.083	14.581	768	15.349
Commodity		214.304	14.674	228.978	168.464	11.933	180.397
Warrant		0	0	0	0	0	0
Real Estate		915.588	56.073	971.661	733.156	47.391	780.547
Other Pledged Items		23.399	9.376	32.775	25.750	8.529	34.279
Depositories Receiving Pledged Items		710	46	756	571	37	608
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	0	0	0
TOTAL OFF-BALANCE SHEET ACCOUNTS		1.362.336	463.078	1.825.414	1.093.429	393.716	1.487.145

Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss (TFRS 9 Impairment Model Applied)					
INCOME AND EXPENSE ITEMS					
PROFIT SHARE INCOME	(Beşinci Bölüm-IV) (1)	43.641	27.020	24.130	14.360
Profit Share on Loans		30.378	19.189	17.011	10.243
Income Received From Reserve Deposits		3.692	2.674	2.020	1.423
Income Received From Banks		0	0	0	0
Income Received from Money Market Placements		109	24	102	13
Income Received From Marketable Securities Portfolio		7.027	4.094	3.734	2.075
Financial Assets At Fair Value Through Profit Loss		152	179	58	61
Financial Assets At Fair Value Through Other Comprehensive Income		4.322	2.072	2.252	1.081
Financial Assets Measured at Amortised Cost		2.553	1.843	1.424	933
Finance Lease Income		2.425	1.033	1.260	605
Other Profit Share Income		10	6	3	1
PROFIT SHARE EXPENSES (-)	(Beşinci Bölüm-IV) (2)	-34.864	-25.315	-18.556	-13.759
Expenses on Profit Sharing Accounts		-22.715	-17.965	-12.178	-9.653
Profit Share Expense on Funds Borrowed		-4.796	-2.740	-2.616	-1.533
Profit Share Expense on Money Market Borrowings		-2.289	-1.232	-1.201	-763
Expense on Securities Issued		-4.899	-3.272	-2.481	-1.756
Profit Share Expense on Leases		-133	-102	-68	-53
Other Profit Share Expense		-32	-4	-12	-1
NET PROFIT SHARE INCOME (LOSS)		8.777	1.705	5.574	601
NET FEE AND COMMISSION INCOME OR EXPENSES		3.335	2.686	1.713	1.425
Fees and Commissions Received		4.449	3.102	2.357	1.649
From Noncash Loans		448	303	223	157
Other	(Beşinci Bölüm-IV) (3)	4.001	2.799	2.134	1.492
Fees and Commissions Paid (-)		-1.114	-416	-644	-224
Paid for Noncash Loans		-9	-3	-6	-2
Other	(Beşinci Bölüm-IV) (3)	-1.105	-413	-638	-222
DIVIDEND INCOME	(Beşinci Bölüm-IV) (4)	4	0	4	0
TRADING INCOME OR LOSS (Net)	(Beşinci Bölüm-IV) (5)	498	1.747	-289	1.109
Gains (Losses) Arising from Capital Markets Transactions		1.388	1.809	718	1.208
Gains (Losses) Arising From Derivative Financial Transactions		-6.695	-740	-1.900	-938
Foreign Exchange Gains or Losses		5.805	678	893	839
OTHER OPERATING INCOME	(Beşinci Bölüm-IV) (6)	4.022	11.630	1.484	2.143
GROSS PROFIT FROM OPERATING ACTIVITIES		16.636	17.768	8.486	5.278
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES (-)	(Beşinci Bölüm-IV) (7)	-1.994	-915	-926	-658
OTHER ALLOWANCE EXPENSES (-)	(Beşinci Bölüm-IV) (7)	-300	-1.119	-208	-778
PERSONNEL EXPENSES (-)		-5.522	-3.713	-2.270	-1.624
OTHER OPERATING EXPENSES (-)	(Beşinci Bölüm-IV) (8)	-4.286	-2.948	-2.078	-1.405
NET OPERATING INCOME (LOSS)		4.534	9.073	3.004	813
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0	0	0
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		220	141	137	75
NET MONETARY POSITION GAIN (LOSS)		0	0	0	0
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	(Beşinci Bölüm-IV) (9)	4.754	9.214	3.141	888
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	(Beşinci Bölüm-IV) (10)	-787	460	-514	669
Current Tax Provision		-1.342	-111	-579	-58
Expense Effect of Deferred Tax		-4.017	-1.100	-1.467	-402
Income Effect of Deferred Tax		4.572	1.671	1.532	1.129
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	(Beşinci Bölüm-IV) (11)	3.967	9.674	2.627	1.557
INCOME ON DISCONTINUED OPERATIONS	(Beşinci Bölüm-IV) (11)	0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		-3	-1	-1	-1
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		-3	-1	-1	-1
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX		-3	-1	-1	-1
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)		0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		-3	-1	-1	-1
NET PROFIT OR LOSS FOR THE PERIOD	(Beşinci Bölüm-IV) (12)	3.964	9.673	2.626	1.556
Profit (Loss) Attributable to Group		3.964	9.673	2.626	1.556
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					
Profit (Loss) per Share					
Hisse Başına Kar (Zarar)		1,58560000	3,86920000	1,05040000	0,62240000

Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025	Current Period 3 Months 01.04.2026 - 30.06.2026	Previous Period 3 Months 01.04.2025 - 30.06.2025
Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)					
PROFIT (LOSS)		3.964	9.673		
OTHER COMPREHENSIVE INCOME		109	481		
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0		
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0		
Gains (Losses) on Revaluation of Intangible Assets		0	0		
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0		
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0		
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0		
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		109	481		
Exchange Differences on Translation		324	683		
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		-313	-285		
Income (Loss) Related with Cash Flow Hedges		0	0		
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0		
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0		
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		98	83		
TOTAL COMPREHENSIVE INCOME (LOSS)		4.073	10.154		

Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2026 - 30.06.2026	Previous Period 01.01.2025 - 30.06.2025
Statement of Cash Flow (TFRS 9 Impairment Model Applied)			
CASH FLOWS FROM USED IN BANKING OPERATIONS			
Operating Profit Before Changes in Operating Assets and Liabilities		585	-868
Profit Share Income Received		40.049	26.869
Profit Share Expense Paid		-32.346	-25.128
Dividends received		3	0
Fees and Commissions Received		3.325	2.303
Other Gains		1.140	985
Collections from Previously Written Off Loans and Other Receivables	(V-I-6,h2)	656	181
Cash Payments to Personnel and Service Suppliers		-6.199	-4.169
Taxes Paid		-797	-666
Other	(V-VI-3)	-5.246	-1.243
Changes in Operating Assets and Liabilities Subject to Banking Operations		-1.491	-9.277
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		-312	-4.405
Net (Increase) Decrease in Due From Banks		2.442	-15.087
Net (Increase) Decrease in Loans		-36.190	-40.374
Net (Increase) Decrease in Other Assets		-21.402	-10.708
Net Increase (Decrease) in Bank Participation Funds		-1.354	-1.995
Net Increase (Decrease) in Other Participation Funds		44.082	38.524
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		0	1.054
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities	(V-VI-3)	11.243	23.714
Net Cash Provided From Banking Operations		-906	-10.145
CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES			
Net Cash Flows from (used in) Investing Activities		-8.105	-4.434
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	-23
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-961	-1.348
Cash Obtained from Tangible and Intangible Asset Sales		108	961
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-14.496	-9.594
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		3.027	5.600
Cash Paid for Purchase of Financial Assets At Amortised Cost	(V-I-4)	-6.609	-745
Cash Obtained from Sale of Financial Assets At Amortised Cost	(V-I-4)	10.826	715
Other		0	0
CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES			
Net cash flows from (used in) financing activities		4.728	10.420
Cash Obtained from Loans and Securities Issued		1.075.398	486.611
Cash Outflow Arised From Loans and Securities Issued		-1.069.792	-475.603
Equity Instruments Issued		0	0
Dividends paid		-655	-431
Payments of lease liabilities		-223	-157
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents	(V-VI-3)	-580	1.660
Net Increase (Decrease) in Cash and Cash Equivalents		-4.863	-2.499
Cash and Cash Equivalents at Beginning of the Period	(V-VI-a)	54.328	39.723
Cash and Cash Equivalents at End of the Period	(V-VI-b)	49.465	37.224

Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit (Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity	
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)							
Previous Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			2.500	23	0	2.665	2.477	-366	0	1.490	212	0	6.732	-949	5.159	19.943	0	19.943
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance			2.500	23	0	2.665	2.477	-366	0	1.490	212	0	6.732	-949	5.159	19.943	0	19.943
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0	683	-202	0	0	0	9.673	10.154	0	10.154
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	-2.645	0	0	0	0	0	0	58	-5.126	0	-7.713	0	-7.713
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	3.866	863	-5.159	-430	0	-430
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	0	-431	-431	0	-431
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	3.866	0	-3.879	-13	0	-13
	Other			0	0	0	0	0	0	0	0	0	0	0	863	-849	14	0	14
	Equity at end of period			2.500	23	0	20	2.477	-366	0	2.173	10	0	10.656	-5.212	9.673	21.954	0	21.954
Current Period 01.01.2025 - 30.06.2025	Statement of changes in equity (TFRS 9 Impairment Model Applied)																		
	CHANGES IN EQUITY ITEMS																		
	Equity at beginning of period			2.500	23	0	876	3.288	-360	0	2.465	274	0	9.795	-5.197	15.017	28.681	0	28.681
	Adjustments Related to TMS 8			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Corrections			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Adjusted Beginning Balance			2.500	23	0	876	3.288	-360	0	2.465	274	0	9.795	-5.197	15.017	28.681	0	28.681
	Total Comprehensive Income (Loss)			0	0	0	0	0	0	0	322	-215	0	0	0	3.964	4.071	0	4.071
	Capital Increase in Cash			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Capital Increase Through Internal Reserves			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Issued Capital Inflation Adjustment Difference			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Convertible Bonds			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Subordinated Debt			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Increase (decrease) through other changes, equity			0	0	0	24	0	0	0	0	0	0	207	6.487	-5.197	1.521	0	1.521
	Profit Distributions			0	0	0	0	0	0	0	0	0	0	5.883	1.847	-9.820	-2.090	0	-2.090
	Dividends Paid			0	0	0	0	0	0	0	0	0	0	0	0	-655	-655	0	-655
	Transfers To Reserves			0	0	0	0	0	0	0	0	0	0	5.883	-5.883	0	0	0	0
	Other			0	0	0	0	0	0	0	0	0	0	0	7.730	-9.165	-1.435	0	-1.435
	Equity at end of period			2.500	23	0	900	3.288	-360	0	2.787	59	0	15.885	3.137	3.964	32.183	0	32.183